



NEWS RELEASE

NEBRASKA EMERGENCY MANAGEMENT AGENCY (NEMA) – 1300 MILITARY ROAD – LINCOLN, NE 68508-1090

Joint Information Center (JIC)

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Insurance May Offer Limited Coverage for Items Placed in Storage

Homeowners insurance policies do not cover flood losses, but the Department of Insurance wants consumers to know the policies may still offer valuable protection for possessions placed in storage.

Insureds who removed household items to a storage facility or to another location should review their homeowners insurance policies or contact their insurance company or agent to determine whether stored items are insured against subsequent loss or damage caused by a covered peril unrelated to flooding. This coverage may be available under a standard homeowners insurance policy, but certain limitations can apply.

To ensure proper documentation in the event of a covered loss unrelated to flooding, homeowners should keep a careful inventory of any items placed in storage, and should note where each item has been stored. Taking photographs or making videotapes of the stored items will help to ensure that proper documentation is available if a claim arises.

Questions about homeowners insurance and other forms of insurance may be directed to the Department's Consumer Affairs Hotline at 1-877-564-7323. Flood damage information can be found on the Department's website at www.doi.ne.gov/brochure/flood.htm.

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